

A Nabin Udyokta Project

Ma Pharmacy



NU Identified and PP Prepared by :
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Verified By: MD. Saiful Islam

GRAMEEN TRUST

Presented by
Dilip Debnath

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Dilip Debnath
Age	:	13-01-1983 (33 Years)
Marital status	:	Married
Children	:	two Sons
No. of siblings:	:	Brothers- 04 Sister - 02
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Kolpana Rani Debnath
(iii) Father's name	:	Chandra Bhushon
(iv) GB member's info	:	Branch- Tamta Center- 28/m ,Group-08 Loanee no- 3195 Since-12/03/1993, First loan: 5000 Existing loan- nill Outstanding: nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
	:	N/A
	:	N/A
Education	:	B.com

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Medicine Business.
Trade License No- and Drug License No		194/15-16 CM 4717/A
Business Experiences	:	11 Years
Other Own/Family Sources of Income	:	Three brothers are business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01713604202
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.



NU's Mother has been a member of Grameen Bank since 12/03/1993 (15 years) .At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Ma Pharmacy
Address/ Location	:	Worouk Bazar, Hajigonj, Chandpur.
Total Investment in BDT	:	420,000/=
Financing	:	Self BDT 270,000/=(from existing business) - 64% Required Investment BDT150,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	9,000
Proposed Salary		9,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	2 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	10000	300000	3600000
<i>Less: Cost of sales (B)</i>	9000	270000	3240000
Gross Profit (A-B) = [C]	1000	30000	360000
<i>Less: Operating Costs</i>			
Electricity Bill		1000	12000
Mobile bill		400	4800
Present Salary		9000	108000
Present Salary Drawing of Employee(01)		6000	72000
Others cost		200	2400
Night guard bill		200	2400
Generator bill		200	2400
Entertainment		200	2400
Non Cash Item:			
Depreciation Expenses (15000*10%)		125	1500
Total Operating Cost (D)		17325	207900
Net Profit (C-D):		12675	152100

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items			
Furniture	15,000		270,000
Advanced	30,000		
Present Stock (*)	225,000		
Proposed Items (**) :		150,000	150,000
Total Capital	270,000	1,50,000	420,000

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Cexime 200	20,000
Ciprocin 500	15,000
Seclo 20	20,000
Rolac	10,000
tribox	10,000
Arithromycin	15,000
Ace plus	12,000
Omiplazol	9,500
Calvo D	8,000
Clofenac	12,000
Sef 3	10,000
Oradol	20,000
syrup	20,000
filwel	2,500
Flugal 500	13,000
Fimoxil 250	8,000
saline	20,000
	225000

Proposed Stock items	
Product name with quantity	Amount
Cexime200	20,000
ciprocin	13,000
arithromycin	10,000
Rolac	9,000
Syrup	25,000
saline	20,000
Oradol	10,000
Seclo	20,000
Calbo D	8,000
Omiplazol	6,000
Sef 3	3,000
Clofenac	6,000
Total Proposed Item	150,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
sales	12000	360000	4320000	14000	420000	5040000	16000	480000	5760000
Less cost of sales	10800	324000	3888000	12600	378000	4536000	14400	432000	5184000
Gross profit (15%)	1200	36000	432000	1400	42000	504000	1600	48000	576000
Less operating cost									
Electricity bill		1000	12000		1300	15600		1400	16800
Mobile Bill		500	6000		550	6600		600	7200
Proposed Salary- Self		9000	108000		9000	108000		9000	108000
Salary Employee(01)		6000	72000		6500	78000		7000	84000
Night guard bill		200	2400		200	2400		200	2400
Generator bill		200	2400		200	2400		200	2400
Entertainment		200	2400		250	3000		300	3600
Others (TL fees, etc.)		200	2400		200	2400		220	2640
Non Cash Item:									
Depreciation 15000*10%		125	1500		125	1500		125	1500
Total Operating Cost (D)		17425	209112		18325	219900		19045	228540
(Net Profit C-D) :		18575	222900		23675	284100		28955	347460
Pay back		60000			60000			60000	
Retained Income:		149112			224100			287460	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	0	0
1.2	Net Profit	222,900	284100	347460
1.3	Depreciation (Non cash item)	1500	1500	1500
1.4	Opening Balance of Cash Surplus	0	164400	390000
	Total Cash Inflow	374400	450000	738960
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	164400	390000	678960



STRENGTH

- Long standing relationship with Grameen
- Well Known Person in locality
- Skill and 10 years working Experience

WEAKNESS

- Lack of investment
- Less stock

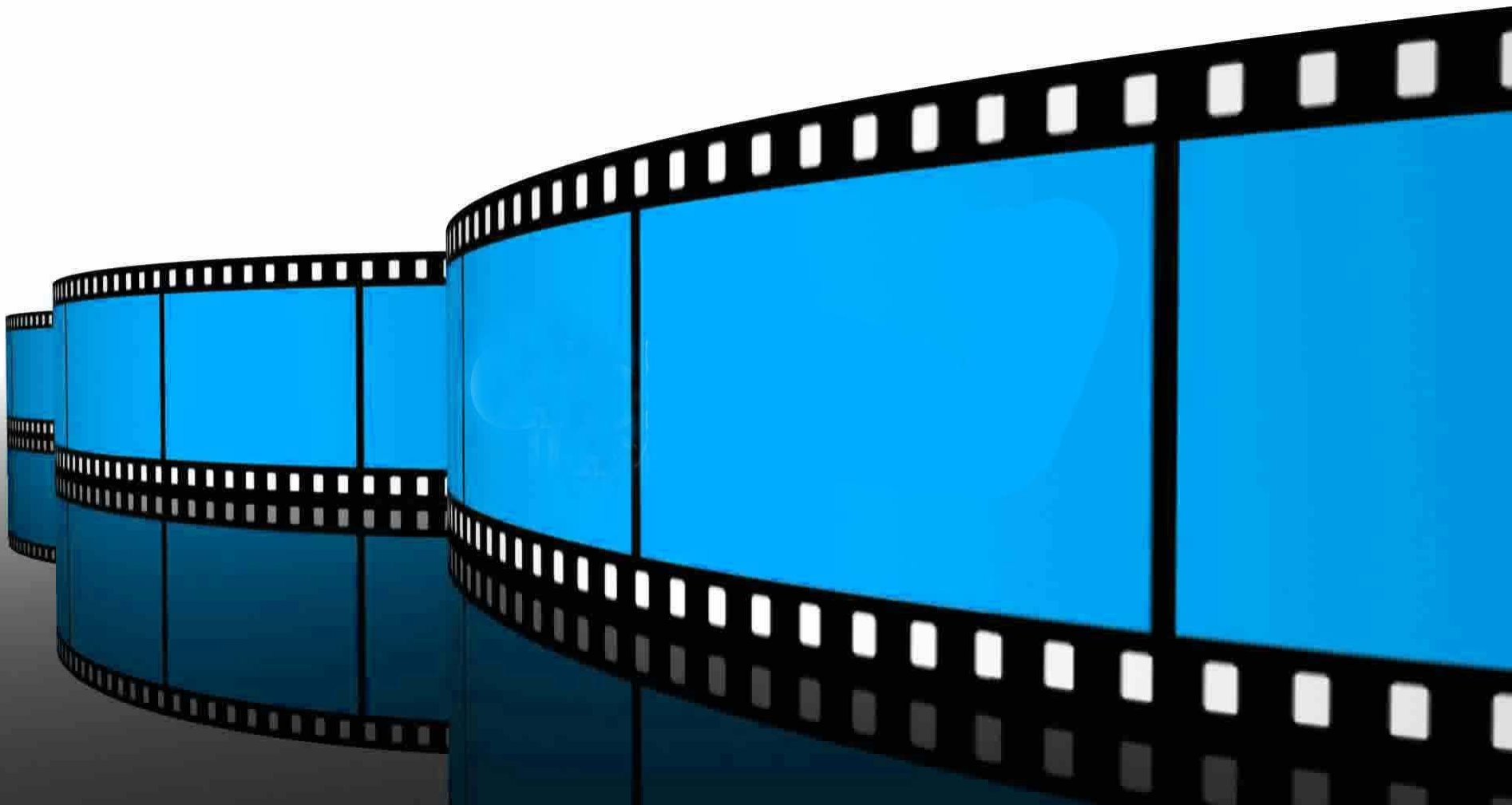
OPPORTUNITIES

- Have a chance at more customers within local area

THREATS

- Political Unrest
- Theft
- Fire

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs





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